RECORDING REQUESTED BY, and WHEN RECORDED MAIL TO:

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FIRST AMERICAN TITLE INSURANCE COMPANY 23721 Birtcher Drive, Lake Forest, CA 92630 Phone (949) 707-5543 Sale Information (949) 707-5640

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FIRST AMERICAN TITLE CO.

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TSG #: 1875682 Trustee Sale Number: 60295-F WA Loan #: 6167237

PURSUANT TO THE REVISED CODE OF WASHINGTON CHAPTER 61.24, et, seq.

TO: JULIE A SNYDER, AS HER SEPARATE ESTATE

Ι. NOTICE IS HEREBY GIVEN that the undersigned Trustee, FIRST AMERICAN TITLE INSURANCE COMPANY, will on the 21st day of November, 2003, at the hour of 10:00 AM at:

THE MAIN ENTRANCE TO THE SKAGIT COUNTY COURTHOUSE, 3RD AND KINCAID STREETin the City of MOUNT VERNON State of Washington, sell at public auction to the highest and best bidder, payable at the time of sale, the following described real property, situated in the County(ies) of SKAGIT, State of Washington, to-wit:

LOT 3, BLOCK 2, KIOKE'S ADDITION TO BURLINGTON, AS PER PLAT RECORDED IN VOLUME 7 OF PLATS, PAGE 40, RECORDS OF SKAGIT COUNTY, WASHINGTON. APN: R72634 / 4028 - 002 - 003 - 0000 which is subject to that certain Deed of Trust dated 03/17/97, under

Auditor's File No. 9703200051, records of SKAGIT County, Washington, from JULIE A SNYDER, A SINGLE PERSON as Grantor, to FIRST AMERICAN TITLE CO, as Trustee, to secure an obligation in favor of LYNNWOOD MORTGAGE CORPORATION, A WASHINGTON CORPORATION as Beneficiary.

II.

No action commenced by the Beneficiary of the Deed of Trust or the Beneficiary's successor is now pending to seek satisfaction of the obligation in any Court by reason of the Grantor's default on the obligation secured by the Deed of Trust.

III.

The default(s) for which this foreclosure is made is/are as follows:

Failure to make the 03/01/03 payment of principal and interest and all subsequent payments, together with accrued late charges, under the terms of said Note and Deed of Trust.

Failure to pay the following past due amounts, which are in arrears:

5 monthly Payments at \$831.50 each; (04/01/03 through 08/01/03)

\$4,157.50

\$266.08

Late Charges: 4 late charges of \$66.52 of/for each monthly payment not made within 15 days of its due date.

TOTAL MONTHLY PAYMENTS AND LATE CHARGES:

\$4,423.58

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TV. The sum owing on the obligation secured by the Deed of Trust is: Principal \$81,297.26, together with interest as provided in the note or other instrument secured from the 1st day of April, 2003, and such other costs and

fees as are due under the note or other instrument secured, and as are provided by staute.

V. The above-described real property will be sold to satisfy the expense of sale and the obligation secured by the Deed of Trust as provided by statute. The sale will be made without warranty, express or implied, regarding title, possession, or encumbrances on the 21st day of November, 2003. The default(s) referred to in paragraph III must be cured by the 10th day of November, 2003 (11 days before sale date), to cause a discontinuance of the sale. The sale will be discontinued and terminated if at any time on or before the 10th day of November, 2003 (11 days before sale date), the default(s) as set forth in paragraph III is/are cured and the Trustee's fees and costs are paid. The sale may be terminated any time after the 10th day of November, 2003 (11 days before sale date), and before the sale by the Grantor or the Grantor's successor in interest of the holder of any recorded junior lien or encumbrance paying the entire principal and interest secured by the Deed of Trust, plus costs, fees, and advances, if any, made pursuant to the terms of the obligation and/or Deed of Trust, and curing all other defaults. v.

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A written notice of default was transmitted by the Beneficiary or Trustee to the Grantor or the Grantor's successor in interest at the following address:

1506 E AVON AVE, BURLINGTON, WA 98233

by both first class and cerified mail on the 14th day of July, 2003, proof of which is in the possession of the Trustee, and the Grantor or the Grantor's which is in the possession of the frustee, and the Grantor of the Grantor s successor in interest was personally served on the 16th day of July, 2003, with said written notice of default or the written notice of default was posted in a conspicuous place on the real property described in paragraph I above, and the Trustee has possession of proof of such service or posting.

VII. The Trustee whose name and address are set forth below will provide in writing to anyone requesting it, a statement of all costs and fees due at any time prior to the sale

VIII. The effect of the sale will be to deprive the Grantor and all those who hold by, through or under the Grantor of all their interest in the above-described property,

IX. Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale pursuant to RCW 61.24.130. Failure to bring such a lawsuit may result in a waiver of any proper grounds for invalidating the Trustee's sale.

NOTICE TO OCCUPANTS OR TENANTS

The purchaser at the trustee's sale is entitled to possession of the property on the 20th day following the sale, as against the grantor under the deed of trust (the owner) and anyone having an interest junior to the deed of trust, including occupants and tenants. After the 20th day following the sale the purchaser has the right to evict occupants and tenants by summary proceedings under the unlawful detainer act, chapter 59.12 RCW.

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Trustee Sale Number: 60295-F WA Loan #: 6167237 TSG #: 1875682 DATE: 08/15/03 FIRST AMERICAN TITLE INSURANCE COMPANY BY ATTORNEYS EDUITY NATIONAL CORP., AS AGENT VERONIQUE LARA, VICE PRESIDENT STATE OF CALIFORNIA COUNTY OF ORANGE 08/15/03 ANGELA TURKICH On before me VERONIQUE LARA personally appeared VERONIQUE LARA personally known to me (or proved on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. Witness my hand and official seal. Signature (seal) ANGELA TURKICH Commission # 1327033 Notary Public - California Crange County My Cornm. Expires Oct 27, 2005 200308190063 **Skagit County Auditor** Page 3 of 3 3 11:05AM 3 of 8/19/2003 Page